

UNITED STATES BANKRUPTCY COURT
 District of Vermont

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on April 22, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mai Ly Shays
 506 Vt Rt 67 East
 Shaftsbury, VT 05262

Cory Lee Shays
 506 Vt Rt 67 East
 Shaftsbury, VT 05262

Case Number: 13-10298 cab
 Office Code: 5

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)
 No(s)/Complete EIN:
 Debtor: xxx-xx-4754
 Joint Debtor: xxx-xx-2085

Attorney for Debtor(s) (name and address):
 Amy L. Klingler
 Witten, Woolmington & Campbell, PC
 PO Box 2748
 Manchester Center, VT 05255
 Telephone number: 802-362-2560

Bankruptcy Trustee (name and address):
 Jan M. Sensenich
 P.O. Box 1326
 Norwich, VT 05055
 Telephone number: (802) 649-1213

Meeting of Creditors:

Date: **May 24, 2013**

Location: **106 West Street
 Suite 1
 Rutland, VT 05701**

Time: **10:30 AM**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim

For all creditors (except a governmental unit): **August 22, 2013**

For a governmental unit: **October 21, 2013**
 (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1))

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: July 23, 2013

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held:

Date: **May 24, 2013**

Location: **U.S. Bankruptcy Court – Rutland
 U.S. Post Office and Courthouse
 151 West Street, Room 202
 Rutland, VT**

Time: **01:30 PM**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

U. S. Bankruptcy Court – Rutland
 151 West Street – 4th Floor
 P.O. Box 6648
 Rutland, VT 05702-6648
 Telephone number: (802) 776-2000

For the Court:

Clerk of the Bankruptcy Court:
 Thomas J. Hart



Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: April 23, 2013

ID# 162 – src

EXPLANATIONS

FORM B9I (12/11)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee, and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office or at the United States Courts website: (http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx). A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code §1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Notice to Court Visitors: Upon arrival at the court building, please be prepared to show two forms of identification (I.D.), one of which should be a government-issued photo I.D. or a student photo I.D.. Please, no cell phones or other electronic devices in the courthouse. Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office. If you are unable to contact the bankruptcy court during its normal business hours (8:00 A.M. – 5:00 P.M., Monday through Friday) please leave a message on the after hours telephone answering machine. A court employee will call you at whatever reasonable time/day you request, including evenings and weekends. The employee might be calling you from home so please include with your message enough information for the employee to prepare for the call.
Important Notice to Debtors	All debtors MUST provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Voice Case Information Systems (VCIS) (866) 222-8029, then #43

In re:
Mai Ly Shays
Cory Lee Shays
Debtors

Case No. 13-10298-cab
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0210-5

User: ebb
Form ID: 162

Page 1 of 2
Total Noticed: 18

Date Rcvd: Apr 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2013.

db/jdb +Mai Ly Shays, Cory Lee Shays, 506 Vt Rt 67 East, Shaftsbury, VT 05262-9413
tr +Jan M. Sensenich, P.O. Box 1326, Norwich, VT 05055-1326
754370 +Capl/Suzki, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
754372 +Chld/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
754375 Estate Information Services LLC, dba EIS Collection, P.O. Box 1730,
Reynoldsburg, OH 43068-8730
754378 Marcam Associates, P.O. Box 230, Somersworth, NH 03878-0230
754379 +Onemain, Po Box 499, Hanover, MD 21076-0499
754380 +Southwestern Vermont Medical Center, 100 Hospital Drive, Bennington, VT 05201-5013
754381 Vsc Loan Services, Champlain Mill, 1 Main S, Winooski, VT 05404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: alk@wittenetal.com Apr 23 2013 20:28:36 Amy L. Klingler,

Witten, Woolmington & Campbell, PC, PO Box 2748, Manchester Center, VT 05255
ust E-mail/Text: ustpregion02.vt.ecf@usdoj.gov Apr 23 2013 20:29:30 U S Trustee,
74 Chapel St, Ste 200, Albany, NY 12207-2190

754368 +EDI: TSYS2.COM Apr 23 2013 20:28:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014

754369 EDI: CAPITALONE.COM Apr 23 2013 20:28:00 Cap One, Po Box 85520, Richmond, VA 23285
754371 +EDI: CHASE.COM Apr 23 2013 20:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298

754373 +EDI: CIAC.COM Apr 23 2013 20:28:00 Citimortgage Inc, Po Box 9438,
Gaithersburg, MD 20898-9438

754374 +EDI: DISCOVER.COM Apr 23 2013 20:28:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316

754376 +EDI: RMSC.COM Apr 23 2013 20:28:00 Gecrb/Bass Pro, Po Box 981439, El Paso, TX 79998-1439
754377 +E-mail/Text: collect@hfcuvt.com Apr 23 2013 20:29:25 Heritage Family Fcu, 30 Allen St,

Rutland, VT 05701-4567

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

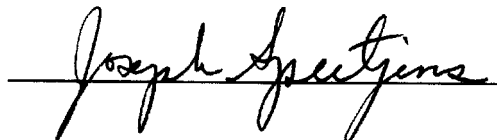
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2013

Signature:



District/off: 0210-5

User: ebb
Form ID: 162

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Total Noticed: 18

Date Rcvd: Apr 23, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2013 at the address(es) listed below:

Amy L. Klingler on behalf of Debtor Mai Ly Shays alk@wittenetal.com
Jan M. Sensenich jans@13trusteedvt.com, Peggym@13trusteedvt.com, JamieD@13trusteedvt.com
U S Trustee ustpreion02.vt.ecf@usdoj.gov

TOTAL: 3